

Written Testimony of

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Small Business Owner

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United States Senate**

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Thank you for this opportunity to share my experiences as a business owner maneuvering in our regulatory environment. I hope to reaffirm the place of small business owners.

My name is Dixie Kolditz from Cathlamet WA. I was born and raised in a black township in Johannesburg South Africa during apartheid. I came to the United States in 1995 as a student at Brigham Young University where I majored in Journalism and minored in Public Relations. I also met my husband, Ross Kolditz, at BYU and we now have 8 children. I proudly became a United States citizen in 2004.

My husband and I own two businesses. Brighton, Enterprises Inc, which is a "Supported Living " agency providing residential care for developmentally disabled adults, and Open-Box Creations LLC, which is our wholesale home décor company.

We employ 160 people. Our employees are mainly in Southwest Washington State. Like many other business owners and entrepreneurs we have had some struggles and successes.

I'm here today to reaffirm that we are your partners in job creation; especially now with so many Americans unemployed. Most business owners want to grow their business. We want to be successful so that we can secure a better future for our families and our employees.

But today success is frowned upon. When a business says they want to make money we are looked at as being greedy. But isn't that why we start business and why we go to work. We all want a better life and security for our families and ourselves.

The business environment today is filled with many storms. We have to meander through the many regulations put in our way. We run our business constantly aware of potential liability and fear of noncompliance to various rules and regulations.

For example "employment discrimination litigation", or as I like to call it, "Legal extortion". The laws have become abusive in that it enforces employee rights, but ignores employer's rights. There are lawyers who have made this their specialty, encouraged by the laws to threaten unfounded claims on employers in an attempt to negotiate settlement instead of litigation. The laws are so one-sided that employers

feel that their only option is settlement. For small businesses, an unfounded \$30,000 settlement and attorney's fees can mean closure and/or layoffs.

Another major obstacle is The Affordable Health Care Act. As you already know, most of us cannot afford it. We were promised that our insurance fees would not go up.

As a mom, our insurance fees keep rising. Our personal family plan is now multiple individual plans. Our family has gone from \$800 per month to \$1300 per month for basic medical, with notice that it will likely increase again. Not many families can afford \$15,600 per year for basic medical.

We're very disappointed in the lack of due diligence from our elected officials in creating a clear, concise, and effective law.

As with the other businesses that we deal with, we have already spent thousands of dollars and many hours getting legal advice and attending seminars on how to understand and comply with the new health care mandates. We have already started restructuring our companies to follow the new law; fully aware that the penalty is far more affordable than providing coverage at the mandated levels.

Recently my husband and I were discussing how to determine when it's no longer worth it to be business owners. It's far easier to work for someone else, or not work at all. Because of federal and state policies, as a business owner, you have a "target" painted on your back that creates constant uncertainty that is very stressful. It's harder and harder to start and grow a business.

As an experienced business owner, I am continually asked by others how to navigate the constant and invasive regulations surrounding starting and growing a business, and hiring employees.

In regards to minority women and businesses; the current status of starting a company is extremely complex. Complying with federal and state rules is daunting, and keeps many would-be business owners from even opening the doors, and goes as far as encouraging people to stop dreaming of the success and betterment of themselves and their families. Instead of creating programs that help people navigate cumbersome regulation, let's minimize the regulations.

In closing, we want to create jobs and improve our economy. As an Immigrant, I love the "American Dream". This is the land of opportunity. We put in our hours and we work hard. We have no lobbyists. We use our talents and creativity to solve problems every day and to be efficient. We risk our entire livelihoods. We are proud to be providers for ourselves and others.

Let us be your partners to make a difference.

I am thankful for this opportunity and hope that the information that I have provided will be helpful. Thank you for your efforts in making our country a better place for businesses to flourish and for people to achieve their American dream.

Please contact me anytime if I can be of further assistance.

Respectfully,

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